## **NV HHF Program Highlights**

Principal Reduction Program: 1st mortgage balances have been reduced by over \$4.8 million dollars.

Nevada continues to leverage HHF funds to reduce 1st mortgage balances: for every \$1 contributed by NV HHF, there is over \$3 in total mortgage reduction.

**2nd Lien Relief Program:** Over \$5.6 million dollars of 2nd mortgages have been extinguished by NV HHF & Banks.

**Mortgage Assistance Program:** Nevada is now helping almost 700 unemployed/underemployed homeowners with their monthly mortgage payments.

## Homeowners Assisted by NV HHF

The table below shows the homeowners assisted by NV HHF through March 31, 2012, listed by program. (Some homeowners receive assistance in more than 1 program.)

Program	Homeowners Assisted	Assistance provided by NV HHF	Assistance provided by Servicers/Banks	Total Homeowner Assistance
Mortgage Assistance	688	2,817,968	N/A	2,817,968
2nd Lien Relief	190	2,137,783	3,544,964	5,682,747
Principal Reduction * Transition (Short Sale) Assistance	46	1,540,024	3,273,566	4,813,590
	24	53,717	N/A	53,717
Total		\$ 6,549,492	\$ 6,818,530	\$ 13,368,022

<sup>\* 2</sup> homeowners were unable to complete their trial period and were removed from the program.

## **Moving Forward**

NV HHF has completed the transition of the call center and document collection from an outside vendor to an in-house function. This has improved our workflow, our communication with our clients, and should shorten the length of time from application to approval.

At the 'Home Means Nevada' event held March 9th & 10th in Las Vegas, NV HHF® handed out information to 1,500 homeowners, spoke to over 750 people regarding our programs, and completed 218 applications.

Of the completed applications, we were able to approve **and fund** 51.

There are 137 applicants still in process, and 30 have withdrawn or been declined due to various eligibility criteria.

<sup>\* \$1,361,024</sup> of NV HHF Principal Reduction assistance will be paid out over a 3 year period.



This document describes Nevada Affordable Housing Assistance Corporation's (NAHAC) Hardest-Hit Fund (HHF) data that NAHAC is required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All NAHAC HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained NAHAC records. Data should be reported by NAHAC, the State of Nevada's Eligible Entity, by the 15th of the month following the quarter.

## Revised May 8, 2012

During a review of NV HHF® accounts, we observed that the Mortgage Assistance, *Assistance Provided to Date* categories were understated by \$27,885. Please see the Mortgage Assistance pages for the updated *Assistance Provided to Date* balances.

**Template Version Date: August 2011** 

Nevada		
HFA Performance Data Reporting- Borrowe	r Characteristic	cs
Hudana Damanar Carret	QTD	Cumulative
Unique Borrower Count	000	004
Number of Unique Borrowers Receiving Assistance	209	891
Number of Unique Borrowers Denied Assistance Number of Unique Borrowers Withdrawn from Program	78 n 40	235
Number of Unique Borrowers in Process	566	
Total Number of Unique Borrower Applicants	893	2,135
Borrower Income (\$)	033	2,100
Above \$90,000	1.43%	1.12%
\$70,000-\$89,000	3.82%	3.26%
\$50,000-\$69,000	9.10%	11.78%
Below \$50,000	85.65%	83.84%
Borrower Income as Percent of Area Median Income (AMI)	00.0076	05.04 /0
Above 120%	1.91%	1.12%
110%- 119%	1.91%	2.02%
100%- 119%	2.39%	1.35%
90%- 99%	0.96%	3.59%
80%- 89%	5.26%	3.59% 4.04%
Below 80%	87.57%	87.88%
Geographic Breakdown (by county)	01.31 /0	07.0070
		10
Carson City Churchill	7	19 9
Clark	158	600
Douglas Elko	0	16
Esmeralda		0
Eureka	0	0
Humboldt	1	
Lander	0	<u> </u>
	0	
Lincoln	5	0 34
Lyon Mineral	0	
		0
Nye Pershing	3	9
<u> </u>	0	0
Storey Washoe	35	202
White Pine	0	0
	l o	U
Home Mortgage Disclosure Act (HMDA)		
Borrower		
Race American Indian or Alaskan Native		F
American Indian or Alaskan Native Asian	5	5 36
Black or African American Native Hawaiian or other Pacific Islander	14	77
	92	5
White	92	497 271
Information Not Provided by Borrower	98	2/1
Ethnicity	24	404
Hispanic or Latino	34	131
Not Hispanic or Latino	110	622
Information Not Provided by Borrower	65	138
Sex	400	4.10
Male	100	440
Female	89	402

	Nevada		_
	HFA Performance Data Reporting- Borro	wer Characteristic	S
		QTD	Cumulative
	Information Not Provided by Borrower	20	49
	Co-Borrowe	er	
	Race		
	American Indian or Alaskan Native	0	1
	Asian	6	23
	Black or African American	4	19
	Native Hawaiian or other Pacific Islander	1	2
	White	32	196
	Information Not Provided by Borrower	160	286
	Ethnicity	-	
	Hispanic or Latino	9	61
	Not Hispanic or Latino	43	245
	Information Not Provided by Borrower	151	221
	Sex	1	
	Male	32	153
	Female	37	224
	Information Not Provided by Borrower	134	150
Hardship			
	Unemployment	115	543
	Underemployment	55	227
	Divorce	0	6
	Medical Condition	0	8
	Death	0	2
	Other	39	105
Current Loan	to Value Ratio (LTV)	<u></u>	
	<100%	14.83%	16.61%
	100%-109%	2.39%	3.59%
	110%-120%	4.79%	6.40%
	>120%	77.99%	73.40%
Current Com	bined Loan to Value Ratio (CLTV)	<del> </del>	
	<100%	9.57%	11.89%
	100%-119%	7.66%	9.10%
	120%-139%	7.66%	9.76%
	140%-159%	9.56%	11.00%
	>=160%	65.55%	58.25%
Delinquency			
	Current	38.76%	50.84%
	30+	5.26%	5.16%
	60+	3.35%	3.03%
	90+	52.63%	40.97%
Household S			
	1	74	257
ĺ	2	54	285
Ì	3	37	132
Ì	4	21	115
	5+	23	102

	Nevada		
	HHF Performance Data Reporting- Program Perfo	rmance	
	Principal Reduction Program		
		QTD	Cumulative
Program I	ntake/Evaluation		
	Approved	1	1
	Number of Applications Approved	29	
	% of Total Number of Applications	64.44%	57.14%
	Denied	_	1
	Number of Applications Denied	5	
	% of Total Number of Applications	11.11%	27.38%
	Withdrawn	T	1
	Number of Applications Withdrawn	0	
	% of Total Number of Applications	0.00%	2.38%
	In Process		I
	Number of Applications In Process		N/A
	% of Total Number of Applications	24.44%	N/A
	Total		1
	Total Number of Applications Received	45	84
	Number of Borrowers Participating in Other HFA HHF Programs or		_
	Program Components	1	2
	Characteristics		
General C	haracteristics		
	Median 1st Lien Housing Payment Before Assistance	1,406.56	1,447.69
	Median 1st Lien Housing Payment After Assistance	1,002.39	1,011.22
	Median 2nd Lien Housing Payment Before Assistance	-	-
	Median 2nd Lien Housing Payment After Assistance	-	-
	Median 1st Lien UPB Before Program Entry	220,353	224,030
	Median 1st Lien UPB After Program Entry	136,295	147,763
	Median 2nd Lien UPB Before Program Entry	-	-
	Median 2nd Lien UPB After Program Entry	-	-
	Median Principal Forgiveness <sup>1</sup>	78,356	105,982
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	39,178	28,134
Assistanc	e Characteristics		
1)	Assistance Provided to Date	150,000	454,000
1)	Total Lender/Servicer Assistance Amount	270,724	1,576,532
•	Borrowers Receiving Lender/Servicer Match (%)	100.00%	100.00%
	Median Lender/Servicer Assistance per Borrower	39,178	61,999
Other Cha	nracteristics		
	Median Length of Time from Initial Request to Assistance Granted	1	4
	Current		
	Number	7	7
	%	24.13%	14.58%
	Delinquent (30+)	, ,,,	
	Number	0	
	%	0.00%	
	Delinguent (60+)		
	Number	2	
	%	6.90%	8.34%
	Delinguent (90+)	2.5576	3.0 770
	Number	20	37
	%	68.97%	
<u> </u>	11.5	00.01 70	

Nevada		
HHF Performance Data Reporting- Program Pe Principal Reduction Program	erformance	
	QTD	Cumulative
Program Outcomes		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		5
Alternative Outcomes		<u> </u>
Foreclosure Sale		
Number	T	ol
%	0.00	· ·
Cancelled	0.00	70 0.00
Number		2
%	40.00	
Deed in Lieu	+0.00	70 00.00
Number		0
%	0.00	-
Short Sale	0.00	70 0.00
Number		0
%	0.00	-
Program Completion/ Transition	0.00	,,,
Loan Modification Program		
Number		2
%	40.00	
Re-employed/ Regain Appropriate Employment Level	10.00	70 00.00
Number	N/A	N/A
%	N/A	N/A
Reinstatement/Current/Payoff	1971	1.07.1
Number		1
%	20.00	<u> </u>
Short Sale	20.00	70  00.0+
Number	N/A	N/A
%	N/A	N/A
Deed in Lieu	IN/A	IN/A
Number	N/A	N/A
%	N/A	N/A
Other - Borrower Still Owns Home	14/7	13// \
Number	T	ol
%	0.00	-
lomeownership Retention <sup>2</sup>	0.00	75 0.00
Six Months Number	N/A	1
Six Months %	N/A	100.00
Twelve Months Number	N/A	130.00
Twelve Months %	N/A	0.00
Unreachable Number	N/A	0.00
Unreachable %	N/A	0.00
Calculation of Assistance Provided to Date & Total Lender Servicer Assistance Amount has bee that have successfully completed their Trial period. Prior period amounts have	n modified to include o	
Due to this adjustment, these fields will not sum on a quarter-over-quarter basis. Borrower still owns home		

	Nevada  HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program			
	Occord Mortgage Reduction Frogram	QTD	Cumulative	
Program Inta	ake/Evaluation	4.5		
- 1 <b>3</b> 11	Approved			
	Number of Applications Approved	32	190	
	% of Total Number of Applications	11.39%	34.73%	
	Denied		3 111 3 73	
	Number of Applications Denied	17	114	
	% of Total Number of Applications	6.05%	20.84%	
	Withdrawn	•		
	Number of Applications Withdrawn	6	17	
	% of Total Number of Applications	2.13%	3.11%	
	In Process			
	Number of Applications In Process	226	N/A	
	% of Total Number of Applications	80.43%	N/A	
	Total			
	Total Number of Applications Received	281	547	
	Number of Borrowers Participating in Other HFA HHF Programs or			
	Program Components	8	58	
Program Ch	aracteristics			
General Cha				
	Median 1st Lien Housing Payment Before Assistance	990	1,240	
	Median 1st Lien Housing Payment After Assistance	N/A	N/A	
	Median 2nd Lien Housing Payment Before Assistance	267	99	
	Median 2nd Lien Housing Payment After Assistance	0		
	Median 1st Lien UPB Before Program Entry	188,815	189,197	
	Median 1st Lien UPB After Program Entry	N/A	N/A	
	Median 2nd Lien UPB Before Program Entry	46,469	13,192	
	Median 2nd Lien UPB After Program Entry	0	0	
	Median Principal Forgiveness	34,852	10,977	
	Median Length of time Borrower Receives Assistance	N/A	1	
	Median Assistance Amount	13,750	10,544	
Assistance (	Characteristics		-,-	
	Assistance Provided to Date	412,661	2,137,783	
	Total Lender/Servicer Assistance Amount	855,909	3,544,964	
	Borrowers Receiving Lender/Servicer Match (%)	75.00%	, ,	
	Median Lender/Servicer Assistance per Borrower	34,852	4,688	
Other Chara	·	0 .,002	.,000	
Janes Gridia	Median Length of Time from Initial Request to Assistance Granted	91	51	
	Current		01	
	Number	1 1	89	
	%	3.13%		
	Delinquent (30+)	0.1070	+0.0+70	
	Number	T 0	3	
	%	0.00%	1.58%	
	Delinguent (60+)	3.0070	1.5570	
	Number	0	10	
	%	0.00%		
	Delinguent (90+)	3.0070	3.2070	
	Number	31	88	
ĺ	%	96.87%		
	1,**	00.01 /0	10.02 /0	

	Nevada  HHF Performance Data Reporting- Program Performance		
	Second Mortgage Reduction Program		
		QTD	Cumulative
Program Ou			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	32	190
Alternative C	Dutcomes		
	Foreclosure Sale		
	Number	0	0
	%	0.00%	0.00%
	Cancelled		
	Number	0	0
	%	0.00%	0.00%
Ì	Deed in Lieu		
	Number	0	0
	%	0.00%	0.00%
	Short Sale		
	Number	1	19
	%	3.12%	10.00%
<b>Program Co</b>	mpletion/ Transition		
	Loan Modification Program		
	Number	0	0
	%	0.00%	0.00%
	Re-employed/ Regain Appropriate Employment Level		
	Number	N/A	N/A
	%	N/A	N/A
	Reinstatement/Current/Payoff		
	Number	31	171
	%	96.88%	90.00%
	Short Sale		
	Number	N/A	N/A
	%	N/A	N/A
	Deed in Lieu	1	
	Number	N/A	N/A
	%	N/A	N/A
	Other - Borrower Still Owns Home		
	Number	0	0
	%	0.00%	0.00%
Homeowner	ship Retention <sup>2</sup>		
	Six Months Number	N/A	79
3)	Six Months %	N/A	80.61%
3)	Twelve Months Number	N/A	00.01 /8
Ì	Twelve Months %	N/A	0.00%
Ì	Unreachable Number	N/A	0.00 /6
	Unreachable %	N/A	0.00%
4. Implication of		14/74	0.00%
	and mortgage settlement		
Borrower still			
	hip Retention, Six Months % - 19 2nd liens were extinguished with NV HHF® assistance specifical	ly to allow	
trie nomeow	ner to complete a shortsale transaction.		

Denied   1	24 5.00% 42.50%
Short Sale Acceleration Program    QTD   Cumula	24 5.00% 4
Program Intake/Evaluation  Approved Number of Applications Approved Number of Applications Approved Number of Applications Denied Number of Applications Denied Number of Applications Denied Number of Applications Number of Applications Number of Applications Number of Applications Withdrawn Number of Applications Withdrawn Number of Applications Withdrawn Number of Applications In Process Number of Applications In Process Number of Applications In Process Number of Applications Received Total Number of Applications Received Number of Borrowers Participating in Other HFA HHF Programs or Program Components  Program Characteristics General Characteristics  Median 1st Lien Housing Payment Before Assistance N/A N/A	24 5.00% 4
Program Intake/Evaluation    Approved	24 5.00% 4
Approved   8	5.00% 4
Number of Applications Approved % of Total Number of Applications Denied Number of Applications Denied Number of Applications Denied % of Total Number of Applications Number of Applications Withdrawn Number of Applications Withdrawn Number of Applications Withdrawn Number of Applications Withdrawn Number of Applications In Process Number of Applications In Process Number of Applications In Process Number of Applications Total Total Number of Applications Received Number of Borrowers Participating in Other HFA HHF Programs or Program Components  Program Characteristics General Characteristics Median 1st Lien Housing Payment Before Assistance N/A N/A	5.00% 4
% of Total Number of Applications  Denied  Number of Applications Denied  Number of Applications Denied  % of Total Number of Applications  Number of Applications Withdrawn  Number of Applications Withdrawn  Number of Applications  In Process  Number of Applications In Process  Number of Applications In Process  Number of Applications  It is is in the interval of Applications  Total Number of Applications  Total Number of Applications Received  Number of Borrowers Participating in Other HFA HHF Programs or Program Components  Program Characteristics  General Characteristics  Median 1st Lien Housing Payment Before Assistance  N/A  N/A	5.00% 4
Denied   Number of Applications Denied   1   % of Total Number of Applications   7.70%   12   Withdrawn   2   % of Total Number of Applications Withdrawn   2   % of Total Number of Applications   15.38%   6   Number of Applications   15.38%   6   Number of Applications   15.38%   N/A   N/A	4
Number of Applications Denied % of Total Number of Applications Withdrawn Number of Applications Withdrawn Number of Applications Withdrawn % of Total Number of Applications In Process Number of Applications In Process Number of Applications In Process Number of Applications 15.38% N/A % of Total Number of Applications Total Total Number of Applications Received Number of Borrowers Participating in Other HFA HHF Programs or Program Components 3  Program Characteristics General Characteristics Median 1st Lien Housing Payment Before Assistance N/A N/A	2.50%
% of Total Number of Applications 7.70% 12  Withdrawn  Number of Applications Withdrawn 2 % of Total Number of Applications 15.38% 6  In Process  Number of Applications In Process 2 N/A % of Total Number of Applications 15.38% N/A  Total  Total Number of Applications Received 13 Number of Borrowers Participating in Other HFA HHF Programs or Program Components 3  Program Characteristics  Median 1st Lien Housing Payment Before Assistance 1,442 1 Median 1st Lien Housing Payment After Assistance N/A  N/A	2.50%
Withdrawn Number of Applications Withdrawn % of Total Number of Applications In Process Number of Applications In Process Number of Applications In Process Of Total Number of Applications Total Total Number of Applications Received Number of Borrowers Participating in Other HFA HHF Programs or Program Components  Program Characteristics General Characteristics  Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance N/A  N/A	2.50%
Number of Applications Withdrawn  % of Total Number of Applications  In Process  Number of Applications In Process  Number of Applications In Process  % of Total Number of Applications  Total  Total Number of Applications Received Number of Borrowers Participating in Other HFA HHF Programs or Program Components  Program Characteristics  Median 1st Lien Housing Payment Before Assistance  Median 1st Lien Housing Payment After Assistance  N/A  N/A	
% of Total Number of Applications In Process Number of Applications In Process Number of Applications In Process % of Total Number of Applications Total Total Number of Applications Received Number of Borrowers Participating in Other HFA HHF Programs or Program Components 3  Program Characteristics General Characteristics  Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance N/A N/A	
In Process Number of Applications In Process % of Total Number of Applications Total Total Number of Applications Received Number of Borrowers Participating in Other HFA HHF Programs or Program Components 3  Program Characteristics General Characteristics  Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance N/A N/A	2050/
Number of Applications In Process  % of Total Number of Applications  Total  Total Number of Applications Received Number of Borrowers Participating in Other HFA HHF Programs or Program Components  Program Characteristics  General Characteristics  Median 1st Lien Housing Payment Before Assistance  Median 1st Lien Housing Payment After Assistance  N/A  N/A	6.25%
% of Total Number of Applications  Total  Total Number of Applications Received Number of Borrowers Participating in Other HFA HHF Programs or Program Components  Program Characteristics  General Characteristics  Median 1st Lien Housing Payment Before Assistance  Median 1st Lien Housing Payment After Assistance  N/A  N/A	
Total Total Number of Applications Received Number of Borrowers Participating in Other HFA HHF Programs or Program Components  3  Program Characteristics  General Characteristics  Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance N/A N/A	
Total Number of Applications Received Number of Borrowers Participating in Other HFA HHF Programs or Program Components 3  Program Characteristics General Characteristics  Median 1st Lien Housing Payment Before Assistance Median 1st Lien Housing Payment After Assistance N/A N/A	
Number of Borrowers Participating in Other HFA HHF Programs or Program Components 3	32
Program Components 3  Program Characteristics  General Characteristics  Median 1st Lien Housing Payment Before Assistance 1,442 1  Median 1st Lien Housing Payment After Assistance N/A N/A	32
Program Characteristics  General Characteristics  Median 1st Lien Housing Payment Before Assistance  Median 1st Lien Housing Payment After Assistance  N/A  N/A	9
General Characteristics         Median 1st Lien Housing Payment Before Assistance       1,442       1         Median 1st Lien Housing Payment After Assistance       N/A       N/A	
Median 1st Lien Housing Payment Before Assistance1,4421Median 1st Lien Housing Payment After AssistanceN/AN/A	
Median 1st Lien Housing Payment After Assistance N/A N/A	111
0 7	1,441
Internal Flux Lieft Flousing Fayment before Assistance	65
Median 2nd Lien Housing Payment After Assistance N/A N/A	00
0 ,	),164
Median 1st Lien UPB After Program Entry  N/A  N/A  N/A	<i>7</i> , 10 <del>4</del>
ÿ ,	5,909
Median 2nd Lien UPB After Progam Entry  N/A  N/A  N/A	,,505
Median Principal Forgiveness <sup>1</sup> N/A N/A	
Median Length of Time Borrower Receives Assistance N/A N/A	
	2,395
Assistance Characteristics	.,000
Assistance Provided to Date 19,054.75 53,71	7 /5
Total Lender/Servicer Assistance Amount N/A N/A	7.43
Borrowers Receiving Lender/Servicer Match (%)  N/A  N/A  N/A	
Median Lender/Servicer Assistance per Borrower N/A N/A	
Other Characteristics	
Median Length of Time from Initial Request to Assistance Granted   37	40
Current	
Number 0	
	0.00%
Delinquent (30+)	7.0070
Number 0	0
	0.00%
Delinquent (60+)	
Number 0	2
Delinquent (90+)	3.33%
Number 8	3.33%
% 100.00% 91	3.33%

Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)   8	Nevada		
Carbona   Carb	HFA Performance Data Reporting- Program Performance	mance	
Degram Courted   Sorrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)   Sorrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)   Sorrowers Sale	· · · · · · · · · · · · · · · · · · ·		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)   8	Chort duic Addeletation i rogiam		
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)   8		OTD	Cumulative
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)   8	Program Outcomes	ų QID	Guindiative
Iternative Outcomes			
		8	2
Foreclosure Sale   Number	,		
Number			
%   0.00%   0		Ι ο	Ι
Cancelled   Number			0.00
Number		0.0070	0.00
We		Ι ο	
Deed in Lieu   Number		-	0.00
Number		1 0.0070	2.30
%   0.00%   0		0	
Short Sale   Number		0.00%	0.00
Number			
Loan Modification Program		0	
Loan Modification Program   Ni/A   Ni/A   Ni/A   %   Ni/A   Ni/		0.00%	0.00
Loan Modification Program   Ni/A   Ni/A   Ni/A   %   Ni/A   Ni/	Program Completion/ Transition		
Number			
%		N/A	N/A
Re-employed/ Regain Appropriate Employment Level   N/A   N			
Number	Re-employed/ Regain Appropriate Employment Level		
Reinstatement/Current/Payoff   Number   N/A		N/A	N/A
Number   Ni/A   Ni/A	%	N/A	N/A
Number   Ni/A   Ni/A	Reinstatement/Current/Payoff		
Short Sale   Number   8		N/A	N/A
Number	%	N/A	N/A
%       100.00%       100         Deed in Lieu       0       0         %       0.00%       0         Other - Borrower Still Owns Home       N/A       N/A         Number       N/A       N/A         %       N/A       N/A         Omeownership Retention²       Six Months Number       N/A       N/A         Six Months Number       N/A       N/A       N/A         Twelve Months Number       N/A       N/A       N/A         Twelve Months %       N/A       N/A       N/A         Unreachable Number       N/A       N/A       N/A	Short Sale		
Deed in Lieu   Number   0	Number	8	2
Number	%	100.00%	100.00
%         0.00%         0           Other - Borrower Still Owns Home         N/A         N/A           Number         N/A         N/A           %         N/A         N/A           omeownership Retention²         Six Months Number         N/A         N/A           Six Months Number         N/A         N/A         N/A           Twelve Months Number         N/A         N/A         N/A           Twelve Months %         N/A         N/A         N/A           Unreachable Number         N/A         N/A         N/A	Deed in Lieu	•	
Other - Borrower Still Owns Home           Number         N/A         N/A           %         N/A         N/A           omeownership Retention²           Six Months Number         N/A         N/A           Six Months %         N/A         N/A           Twelve Months Number         N/A         N/A           Twelve Months %         N/A         N/A           Unreachable Number         N/A         N/A	Number	0	
Number         N/A         N/A           %         N/A         N/A           omeownership Retention²           Six Months Number         N/A         N/A           Six Months %         N/A         N/A           Twelve Months Number         N/A         N/A           Twelve Months %         N/A         N/A           Unreachable Number         N/A         N/A		0.00%	0.00
%         N/A         N/A           omeownership Retention²           Six Months Number         N/A         N/A           Six Months %         N/A         N/A           Twelve Months Number         N/A         N/A           Twelve Months %         N/A         N/A           Unreachable Number         N/A         N/A	Other - Borrower Still Owns Home		
omeownership Retention²           Six Months Number         N/A         N/A           Six Months %         N/A         N/A           Twelve Months Number         N/A         N/A           Twelve Months %         N/A         N/A           Unreachable Number         N/A         N/A			
Six Months Number         N/A         N/A           Six Months %         N/A         N/A           Twelve Months Number         N/A         N/A           Twelve Months %         N/A         N/A           Unreachable Number         N/A         N/A		N/A	N/A
Six Months %         N/A         N/A           Twelve Months Number         N/A         N/A           Twelve Months %         N/A         N/A           Unreachable Number         N/A         N/A	Homeownership Retention <sup>2</sup>		
Twelve Months NumberN/AN/ATwelve Months %N/AN/AUnreachable NumberN/AN/A	Six Months Number	N/A	N/A
Twelve Months % N/A N/A Unreachable Number N/A N/A	Six Months %	N/A	N/A
Unreachable Number N/A N/A	Twelve Months Number	N/A	N/A
	Twelve Months %	N/A	N/A
Unreachable % N/A N/A		N/A	N/A
	Unreachable %	N/A	N/A
Includes second mortgage settlement	. Includes second mortgage settlement		

Nevada		
HFA Performance Data Reporting- Program Perfo	ormance	
Mortgage Assistance Program	ormanioo -	
Wortgage Assistance Frogram		
	QTD	Cumulative
Program Intake/Evaluation		
Approved		
Number of Applications Approved	150	688
% of Total Number of Applications	25.08%	42.89%
Denied		
Number of Applications Denied	68	330
% of Total Number of Applications	11.37%	20.57%
Withdrawn		
Number of Applications Withdrawn	37	243
% of Total Number of Applications	6.19%	15.15%
In Process		
Number of Applications In Process	343	
% of Total Number of Applications	57.36%	N/A
Total		
Total Number of Applications Received	598	1,604
Number of Borrowers Participating in Other HFA HHF Programs or		
Program Components	15	58
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	1,068.62	1,110.91
Median 1st Lien Housing Payment After Assistance	75.00	109.62
Median 2nd Lien Housing Payment Before Assistance	269	229
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	175,847	182,206
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	42,574	38,933
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness <sup>1</sup>	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	7
Median Assistance Amount	1,000.00	4,555.38
Assistance Characteristics		
Assistance Provided to Date	1,557,610	2,817,968
Total Lender/Servicer Assistance Amount	N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	66	60
Current		T
Number	87	483
% D. I'. (00.)	58.00%	70.20%
Delinquent (30+)	1 44	10
Number	11	48
%	7.33%	6.98%
Delinquent (60+)		
Number	7	28
%	4.67%	4.07%
Delinquent (90+)	1 15	400
Number	45	129
%	30.00%	18.75%

	Nevada		
	HFA Performance Data Reporting- Program Performance  Mortgage Assistance Program		
		QTD	Cumulative
Program	Outcomes		
	Borrowers No Longer in the HHF Program (Program		
	Completion/Transition or Alternative Outcomes)	•	11 39
Alternativ	ve Outcomes		
	Foreclosure Sale		
	Number		0 0
	%	0.00	% 0.00%
	Cancelled		
	Number		7 30
	%	63.64	% 76.92%
	Deed in Lieu		
	Number		0 0
	%	0.00	% 0.00%
	Short Sale		•
	Number		0 0
	%	0.00	% 0.00%
Program	Completion/ Transition		
3	Loan Modification Program		
	Number		0 2
	%	0.00	
	Re-employed/ Regain Appropriate Employment Level	0.00	70 0.1070
	Number		4 5
	%	36.36	
	Reinstatement/Current/Payoff	00.00	70 12.0270
	Number		ol o
	%	0.00	
	Short Sale	0.00	76 0.0076
	Number	N/A	N/A
	%	N/A	N/A
	Deed in Lieu	IN/A	IN/A
		INI/A	INI/A
	Number	N/A	N/A
	%	N/A	N/A
	Other - Borrower Still Owns Home		
	Number	0.00	0 2
	%	0.00	% 5.13%
Homeow	nership Retention <sup>2</sup>		
	Six Months Number	N/A	338
	Six Months %	N/A	100.00%
	Twelve Months Number	N/A	1
	Twelve Months %	N/A	100.00%
	Unreachable Number	N/A	C
	Unreachable %	N/A	0.00%

<sup>4.</sup>Assistance Provided corrected (increased) by \$27,885 QTD and Cumulative, from \$1,529,725 and \$2,790,083 respectively, to reflect actual assistance provided.